

# PENNSYLVANIA

# #26\*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,000**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,333** monthly or **\$39,992** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$19.23**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$15.90</b>
2-Bedroom Housing Wage	<b>\$19.23</b>
Number of Renter Households	<b>1,557,665</b>
Percent Renters	<b>31%</b>

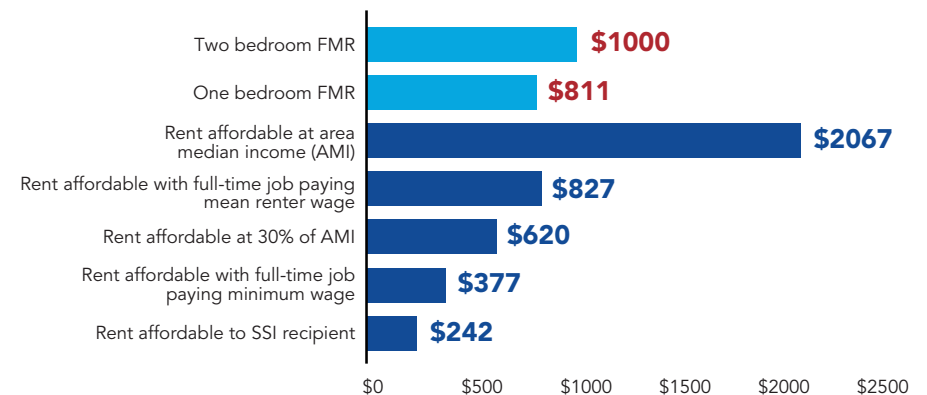
**106**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**86**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

**2.7**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**2-Bedroom Rental Home** (at FMR)

**2.2**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Pike County	<b>\$24.88</b>
Philadelphia-Camden-Wilmington MSA	<b>\$23.58</b>
East Stroudsburg MSA	<b>\$20.19</b>
Allentown-Bethlehem-Easton HMFA	<b>\$19.73</b>
Lancaster County	<b>\$19.63</b>



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

\* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

PENNSYLVANIA

	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTERS			
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Pennsylvania	\$19.23	\$1,000	\$39,992	2.7	\$82,696	\$2,067	\$24,809	\$620	1,557,665	31%	\$15.90	\$827	1.2			
Combined Nonmetro Areas	\$14.18	\$738	\$29,500	2.0	\$64,508	\$1,613	\$19,352	\$484	149,438	25%	\$11.37	\$591	1.2			
<b>Metropolitan Areas</b>																
Allentown-Bethlehem-Easton HMFA	\$19.73	\$1,026	\$41,040	2.7	\$78,200	\$1,955	\$23,460	\$587	86,615	31%	\$14.88	\$774	1.3			
Altoona MSA	\$14.81	\$770	\$30,800	2.0	\$60,000	\$1,500	\$18,000	\$450	15,404	30%	\$11.14	\$579	1.3			
Armstrong County HMFA	\$14.29	\$743	\$29,720	2.0	\$64,700	\$1,618	\$19,410	\$485	6,646	24%	\$11.59	\$603	1.2			
Chambersburg-Waynesboro MSA	\$16.71	\$869	\$34,760	2.3	\$78,300	\$1,958	\$23,490	\$587	18,051	30%	\$13.86	\$721	1.2			
Columbia County HMFA	\$15.21	\$791	\$31,640	2.1	\$65,800	\$1,645	\$19,740	\$494	8,120	31%	\$11.05	\$574	1.4			
East Stroudsburg MSA	\$20.19	\$1,050	\$42,000	2.8	\$79,100	\$1,978	\$23,730	\$593	12,652	22%	\$12.05	\$627	1.7			
Erie MSA	\$14.90	\$775	\$31,000	2.1	\$71,500	\$1,788	\$21,450	\$536	37,637	34%	\$11.61	\$604	1.3			
Gettysburg MSA	\$17.52	\$911	\$36,440	2.4	\$85,800	\$2,145	\$25,740	\$644	8,928	23%	\$10.46	\$544	1.7			
Harrisburg-Carlisle MSA	\$18.33	\$953	\$38,120	2.5	\$85,000	\$2,125	\$25,500	\$638	74,017	32%	\$16.08	\$836	1.1			
Johnstown MSA	\$13.73	\$714	\$28,560	1.9	\$62,700	\$1,568	\$18,810	\$470	14,780	26%	\$9.87	\$513	1.4			
Lancaster MSA	\$19.63	\$1,021	\$40,840	2.7	\$79,500	\$1,988	\$23,850	\$596	63,913	32%	\$14.16	\$737	1.4			
Lebanon MSA	\$16.62	\$864	\$34,560	2.3	\$77,000	\$1,925	\$23,100	\$578	16,080	30%	\$12.93	\$672	1.3			
Montour County HMFA	\$15.77	\$820	\$32,800	2.2	\$76,300	\$1,908	\$22,890	\$572	2,338	31%	\$18.09	\$941	0.9			
Philadelphia-Camden-Wilmington MSA	\$23.58	\$1,226	\$49,040	3.3	\$96,600	\$2,415	\$28,980	\$725	534,537	35%	\$19.80	\$1,030	1.2			
Pike County HMFA	\$24.88	\$1,294	\$51,760	3.4	\$79,100	\$1,978	\$23,730	\$593	3,698	17%	\$8.04	\$418	3.1			
Pittsburgh HMFA	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	296,169	30%	\$15.64	\$813	1.1			
Reading MSA	\$17.83	\$927	\$37,080	2.5	\$78,600	\$1,965	\$23,580	\$590	43,752	28%	\$13.50	\$702	1.3			
Scranton-Wilkes-Barre MSA	\$15.44	\$803	\$32,120	2.1	\$71,700	\$1,793	\$21,510	\$538	72,964	32%	\$12.17	\$633	1.3			

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PENNSYLVANIA

	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTERS			
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Sharon HMFA	\$13.88	\$722	\$28,880	1.9	\$66,700	\$1,668	\$20,010	\$500	12,456	27%	\$11.54	\$600	1.2			
State College MSA	\$18.33	\$953	\$38,120	2.5	\$88,700	\$2,218	\$26,610	\$665	22,101	38%	\$10.69	\$556	1.7			
Williamsport MSA	\$15.83	\$823	\$32,920	2.2	\$64,800	\$1,620	\$19,440	\$486	14,045	31%	\$12.23	\$636	1.3			
York-Hanover MSA	\$18.71	\$973	\$38,920	2.6	\$82,200	\$2,055	\$24,660	\$617	43,324	25%	\$13.49	\$702	1.4			
<b>Counties</b>																
Adams County	\$17.52	\$911	\$36,440	2.4	\$85,800	\$2,145	\$25,740	\$644	8,928	23%	\$10.46	\$544	1.7			
Allegheny County	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	189,760	35%	\$17.22	\$895	1.0			
Armstrong County	\$14.29	\$743	\$29,720	2.0	\$64,700	\$1,618	\$19,410	\$485	6,646	24%	\$11.59	\$603	1.2			
Beaver County	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	18,935	27%	\$12.43	\$646	1.4			
Bedford County	\$13.73	\$714	\$28,560	1.9	\$61,700	\$1,543	\$18,510	\$463	3,976	20%	\$10.58	\$550	1.3			
Berks County	\$17.83	\$927	\$37,080	2.5	\$78,600	\$1,965	\$23,580	\$590	43,752	28%	\$13.50	\$702	1.3			
Blair County	\$14.81	\$770	\$30,800	2.0	\$60,000	\$1,500	\$18,000	\$450	15,404	30%	\$11.14	\$579	1.3			
Bradford County	\$14.63	\$761	\$30,440	2.0	\$67,100	\$1,678	\$20,130	\$503	6,113	25%	\$14.10	\$733	1.0			
Bucks County	\$23.58	\$1,226	\$49,040	3.3	\$96,600	\$2,415	\$28,980	\$725	55,671	23%	\$13.58	\$706	1.7			
Butler County	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	18,585	24%	\$13.40	\$697	1.3			
Cambria County	\$13.73	\$714	\$28,560	1.9	\$62,700	\$1,568	\$18,810	\$470	14,780	26%	\$9.87	\$513	1.4			
Cameron County	\$13.73	\$714	\$28,560	1.9	\$58,600	\$1,465	\$17,580	\$440	605	27%	\$10.50	\$546	1.3			
Carbon County	\$19.73	\$1,026	\$41,040	2.7	\$78,200	\$1,955	\$23,460	\$587	5,796	23%	\$10.58	\$550	1.9			
Centre County	\$18.33	\$953	\$38,120	2.5	\$88,700	\$2,218	\$26,610	\$665	22,101	38%	\$10.69	\$556	1.7			
Chester County	\$23.58	\$1,226	\$49,040	3.3	\$96,600	\$2,415	\$28,980	\$725	46,943	25%	\$19.57	\$1,018	1.2			
Clarion County	\$13.73	\$714	\$28,560	1.9	\$60,700	\$1,518	\$18,210	\$455	4,910	31%	\$8.91	\$463	1.5			
Clearfield County	\$13.73	\$714	\$28,560	1.9	\$62,000	\$1,550	\$18,600	\$465	7,040	22%	\$10.12	\$526	1.4			
Clinton County	\$15.04	\$782	\$31,280	2.1	\$63,800	\$1,595	\$19,140	\$479	4,506	31%	\$12.51	\$650	1.2			
Columbia County	\$15.21	\$791	\$31,640	2.1	\$65,800	\$1,645	\$19,740	\$494	8,120	31%	\$11.05	\$574	1.4			
Crawford County	\$13.92	\$724	\$28,960	1.9	\$66,000	\$1,650	\$19,800	\$495	9,454	27%	\$10.81	\$562	1.3			

† Wage data not available (See Appendix B).

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	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Cumberland County	\$18.33	\$953	\$38,120	2.5	\$85,000	\$2,125	\$25,500	\$638	29,285	30%	\$15.22	\$791	1.2			
Dauphin County	\$18.33	\$953	\$38,120	2.5	\$85,000	\$2,125	\$25,500	\$638	41,081	37%	\$17.05	\$887	1.1			
Delaware County	\$23.58	\$1,226	\$49,040	3.3	\$96,600	\$2,415	\$28,980	\$725	63,727	31%	\$16.96	\$882	1.4			
Elk County	\$13.73	\$714	\$28,560	1.9	\$66,900	\$1,673	\$20,070	\$502	3,093	23%	\$12.15	\$632	1.1			
Erie County	\$14.90	\$775	\$31,000	2.1	\$71,500	\$1,788	\$21,450	\$536	37,637	34%	\$11.61	\$604	1.3			
Fayette County	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	14,218	26%	\$10.26	\$534	1.7			
Forest County †	\$13.88	\$722	\$28,880	1.9	\$47,200	\$1,180	\$14,160	\$354	230	14%						
Franklin County	\$16.71	\$869	\$34,760	2.3	\$78,300	\$1,958	\$23,490	\$587	18,051	30%	\$13.86	\$721	1.2			
Fulton County	\$13.73	\$714	\$28,560	1.9	\$65,300	\$1,633	\$19,590	\$490	1,271	21%	\$15.54	\$808	0.9			
Greene County	\$14.10	\$733	\$29,320	1.9	\$66,900	\$1,673	\$20,070	\$502	3,674	26%	\$17.27	\$898	0.8			
Huntingdon County	\$13.73	\$714	\$28,560	1.9	\$61,700	\$1,543	\$18,510	\$463	4,093	24%	\$10.70	\$556	1.3			
Indiana County	\$14.85	\$772	\$30,880	2.0	\$62,500	\$1,563	\$18,750	\$469	10,060	30%	\$11.14	\$580	1.3			
Jefferson County	\$13.73	\$714	\$28,560	1.9	\$60,900	\$1,523	\$18,270	\$457	4,528	25%	\$10.52	\$547	1.3			
Juniata County	\$13.73	\$714	\$28,560	1.9	\$65,300	\$1,633	\$19,590	\$490	2,246	24%	\$10.44	\$543	1.3			
Lackawanna County	\$15.44	\$803	\$32,120	2.1	\$71,700	\$1,793	\$21,510	\$538	30,320	35%	\$12.09	\$629	1.3			
Lancaster County	\$19.63	\$1,021	\$40,840	2.7	\$79,500	\$1,988	\$23,850	\$596	63,913	32%	\$14.16	\$737	1.4			
Lawrence County	\$14.67	\$763	\$30,520	2.0	\$69,200	\$1,730	\$20,760	\$519	9,609	26%	\$10.21	\$531	1.4			
Lebanon County	\$16.62	\$864	\$34,560	2.3	\$77,000	\$1,925	\$23,100	\$578	16,080	30%	\$12.93	\$672	1.3			
Lehigh County	\$19.73	\$1,026	\$41,040	2.7	\$78,200	\$1,955	\$23,460	\$587	48,529	35%	\$16.00	\$832	1.2			
Luzerne County	\$15.44	\$803	\$32,120	2.1	\$71,700	\$1,793	\$21,510	\$538	40,256	31%	\$12.08	\$628	1.3			
Lycoming County	\$15.83	\$823	\$32,920	2.2	\$64,800	\$1,620	\$19,440	\$486	14,045	31%	\$12.23	\$636	1.3			
McKean County	\$13.73	\$714	\$28,560	1.9	\$59,900	\$1,498	\$17,970	\$449	4,513	26%	\$10.80	\$561	1.3			
Mercer County	\$13.88	\$722	\$28,880	1.9	\$66,700	\$1,668	\$20,010	\$500	12,456	27%	\$11.54	\$600	1.2			
Mifflin County	\$13.73	\$714	\$28,560	1.9	\$56,200	\$1,405	\$16,860	\$422	5,657	30%	\$12.15	\$632	1.1			
Monroe County	\$20.19	\$1,050	\$42,000	2.8	\$79,100	\$1,978	\$23,730	\$593	12,652	22%	\$12.05	\$627	1.7			
Montgomery County	\$23.58	\$1,226	\$49,040	3.3	\$96,600	\$2,415	\$28,980	\$725	88,515	28%	\$19.96	\$1,038	1.2			

† Wage data not available (See Appendix B).

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	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montour County	\$15.77	\$820	\$32,800	2.2	\$76,300	\$1,908	\$22,890	\$572	2,338	31%	\$18.09	\$941	0.9
Northampton County	\$19.73	\$1,026	\$41,040	2.7	\$78,200	\$1,955	\$23,460	\$587	32,290	28%	\$13.51	\$703	1.5
Northumberland County	\$13.73	\$714	\$28,560	1.9	\$68,500	\$1,713	\$20,550	\$514	11,389	29%	\$10.85	\$564	1.3
Perry County	\$18.33	\$953	\$38,120	2.5	\$85,000	\$2,125	\$25,500	\$638	3,651	20%	\$9.34	\$486	2.0
Philadelphia County	\$23.58	\$1,226	\$49,040	3.3	\$96,600	\$2,415	\$28,980	\$725	279,681	47%	\$23.33	\$1,213	1.0
Pike County	\$24.88	\$1,294	\$51,760	3.4	\$79,100	\$1,978	\$23,730	\$593	3,698	17%	\$8.04	\$418	3.1
Potter County	\$13.73	\$714	\$28,560	1.9	\$57,700	\$1,443	\$17,310	\$433	1,494	23%	\$13.12	\$682	1.0
Schuylkill County	\$13.90	\$723	\$28,920	1.9	\$66,300	\$1,658	\$19,890	\$497	14,458	25%	\$11.52	\$599	1.2
Snyder County	\$14.54	\$756	\$30,240	2.0	\$66,900	\$1,673	\$20,070	\$502	4,095	28%	\$11.07	\$576	1.3
Somerset County	\$13.73	\$714	\$28,560	1.9	\$63,500	\$1,588	\$19,050	\$476	6,463	22%	\$11.24	\$585	1.2
Sullivan County	\$13.73	\$714	\$28,560	1.9	\$62,200	\$1,555	\$18,660	\$467	486	18%	\$11.54	\$600	1.2
Susquehanna County	\$14.88	\$774	\$30,960	2.1	\$66,100	\$1,653	\$19,830	\$496	4,063	23%	\$12.22	\$635	1.2
Tioga County	\$15.06	\$783	\$31,320	2.1	\$62,000	\$1,550	\$18,600	\$465	4,275	26%	\$11.24	\$584	1.3
Union County	\$14.96	\$778	\$31,120	2.1	\$71,500	\$1,788	\$21,450	\$536	4,126	28%	\$11.59	\$603	1.3
Venango County	\$13.73	\$714	\$28,560	1.9	\$61,800	\$1,545	\$18,540	\$464	5,358	24%	\$10.62	\$552	1.3
Warren County	\$13.73	\$714	\$28,560	1.9	\$62,500	\$1,563	\$18,750	\$469	3,992	23%	\$12.36	\$643	1.1
Washington County	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	20,491	24%	\$15.42	\$802	1.1
Wayne County	\$16.85	\$876	\$35,040	2.3	\$69,000	\$1,725	\$20,700	\$518	3,661	20%	\$9.15	\$476	1.8
Westmoreland County	\$17.12	\$890	\$35,600	2.4	\$83,000	\$2,075	\$24,900	\$623	34,180	23%	\$11.51	\$599	1.5
Wyoming County	\$15.44	\$803	\$32,120	2.1	\$71,700	\$1,793	\$21,510	\$538	2,388	22%	\$14.38	\$748	1.1
York County	\$18.71	\$973	\$38,920	2.6	\$82,200	\$2,055	\$24,660	\$617	43,324	25%	\$13.49	\$702	1.4

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